



FOUR SEASONS
HOTELS AND RESORTS

I N T E R N A L M E M O

Date: July 15, 2020

To: Vivian Holmes

From: People and Culture

Location: Four Seasons New York

Subject: Benefits Coverage During Furlough

During these unprecedented times, we know that there are uncertainties around many things, and healthcare is one area that you may have many questions. We hope to provide you with some clarity on what is offered to you while on furlough.

You will receive a monthly invoice from Businessolver for the continuation of your benefits. If you wish to continue with your current benefits, you will be required to submit payment directly to Businessolver. If payment is not received by the required due date, your benefits will be terminated, and you can reinstate your benefits once you return to work. You will have 31 days from the date you return to work to contact the My Four Seasons Benefits Center at 1.866.672.0435 or log on to the My Four Seasons Benefits website at fsbenefits.fourseasons.com to reinstate your benefits.

Your first invoice will reflect your medical, dental and vision at 100% of the premium (both employee and employer share) while on furlough.

Benefits continuation during furlough:

Medical, Dental and Vision

- You will pay 100% of monthly premium.
- Your coverage can be continued during furlough period if applicable premiums are paid.
- You may change your coverage (i.e. drop dental coverage) at any time by contacting "My Four Seasons Benefits Center" as noted above.

Health Savings Account (HSA)

- HSA contributions through your employer will cease.
- You can continue to use any HSA balance for reimbursements / payments.



Basic Life, Basic Dependent Life and Optional Life

- You can request for conversion option by contacting the My Four Seasons Benefits Center at 1.866.672.0435.
- Optional Life Insurance is an employee paid benefit and will continue for the same period as Basic Life Insurance provided you continue to pay your employee premium cost.
- For basic and optional life insurance conversion, you have 60 days from the date of the notice letter to mail or fax the form back.

Basic AD&D, and Optional AD&D

- You can request for conversion option by contacting the My Four Seasons Benefits Center at 1.866.672.0435.
- Our plan does not allow for continuation of AD&D beyond 30 days.

Long Term Disability (LTD)

- Our plan does not allow for continuation of LTD beyond 30 days.
- If you were disabled prior to the effective date of your furlough, LTD benefits will continue until you recover, with some exceptions. Please refer to the LTD policy for more details.

Employee Assistance Program (EAP)

- Coverage continues during furlough at no employee cost. Paid for by Four Seasons.
- Call the Magellan EAP toll-free number at 1.800.424.1748 or log on to magellanascent.com.

Short Term Disability (STD)

- Contact your P&C team for STD questions during your furlough.

Retirement Benefit Plan

- Your employee 401 (k) contributions will end once you receive your last paycheck for base pay, vacation and PTO.
- Your loan payments must be made timely and you can ask your People & Culture team how to make those payments to keep your loan current.